

Fill in this information to identify the case:

Debtor 1 Samantha M Ray

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA
(State)

Case number 18-23977

Official Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: The Huntington National Bank Court claim no. (if known) 1

Last 4 digits of any number you use to identify the debtor's account: 6228

Property address: 555 Garfield Street
Number Street

Carnegie PA 15106
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 01/01/2024
MM/DD/YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____

MM/DD/YYYY

(c) \$ _____

Debtor 1 Samantha M Ray Case number (if known) 18-23977
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplemental to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief:

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Christopher P. Kennedy (0074648)
Signature

Date 12/13/2023

Print: Christopher P. Kennedy
First Name Middle Name Last Name

Title Attorney for Creditor

Company Carlisle, McNellie, Rini, Kramer & Ulrich Co., L.P.A.

If different from the notice address listed on the proof of claim to which this response applies:

Address 24755 Chagrin Blvd. Suite 200
Number Street
Cleveland, OH 44122-5690
City State ZIP Code

Contact phone (216) 360-7200 Email bankruptcy@carlisle-law.com

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: Samantha M. Ray

Bankruptcy No. 18-23977

Debtor

Chapter 13

The Huntington National Bank

Movant

vs.

Samantha M. Ray

Respondent

CERTIFICATE OF SERVICE OF
RESPONSE TO NOTICE OF FINAL CURE PAYMENT

I, Christopher P. Kennedy, attorney for The Huntington National Bank, hereby certify that I served a true and correct copy of the foregoing Response to Notice of Final Cure Payment, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: December 13, 2023

Samantha M. Ray
555 Garfield Street
Carnegie, PA 15106
Via United States Mail

Matthew M. Herron
The Debt Doctors, LLC
607 College Street, Suite 101
Pittsburgh, PA 15232
mmh@thedebtdoctors.com
Attorney for Debtor

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Chapter 13 Trustee
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Pittsburgh, PA 15219
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Attorney for Duquesne Light Co.

Office of the United States Trustee
Liberty Center
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222
Via United States Mail

Jeffrey R. Hunt, Esq.
Goehring, Rutter & Boehm
437 Grant Street, 14th Floor
Pittsburgh, PA 15219-6107
Via United States Mail

/s/ Christopher P. Kennedy

CHRISTOPHER P. KENNEDY, ESQUIRE
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Attorney for The Huntington National Bank